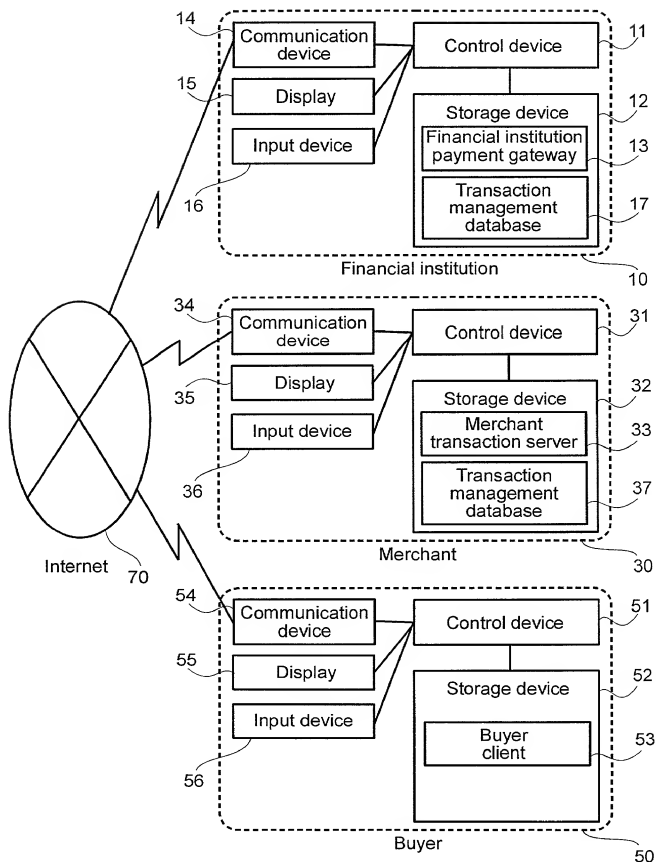


**FIG. 1**



**FIG.2**

201	202	203
User identifier	Customer account number	Passphrase
54321A12345	123-2-1234567	Rt4uH52*Vj

Customer management data 200

211	212
Merchant identifier	Merchant account number
S234A654	321-1-7654321

Merchant management data 210

221	222	223	224	225
Transaction identifier	User identifier	Merchant identifier	Payment amount	Passphrase processing information
A1999072409876	54321A12345	S234A654	10,000	4H81bd7g

Transaction management data 220

**FIG.3**

301	302	303	304	305
Transaction identifier	Financial institution	User identifier	Billing amount	Transaction status
M9876543		54321A12345	10,000	Billing request sent

Billing transaction management data 300

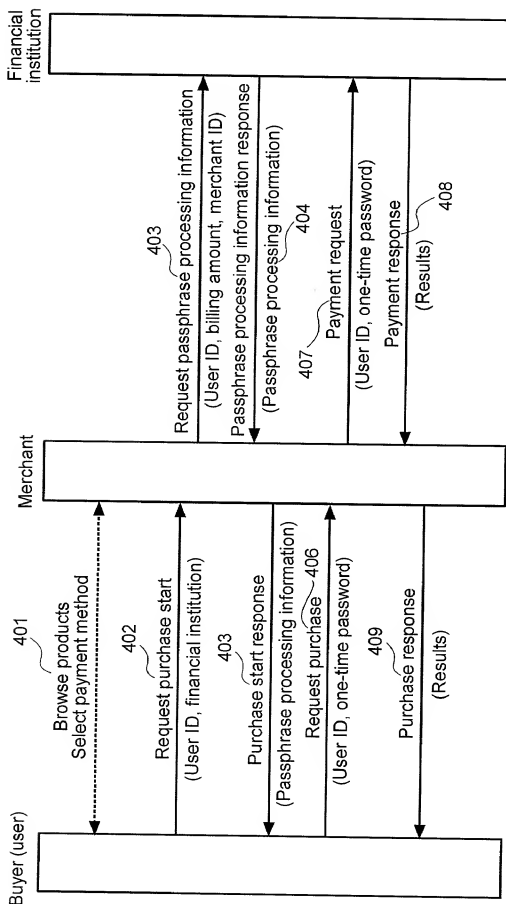
311	312	313
Financial institution	Network address	Merchant identifier
ABC Bank	www.xxx.yyy	S234A654

Financial institution data 310

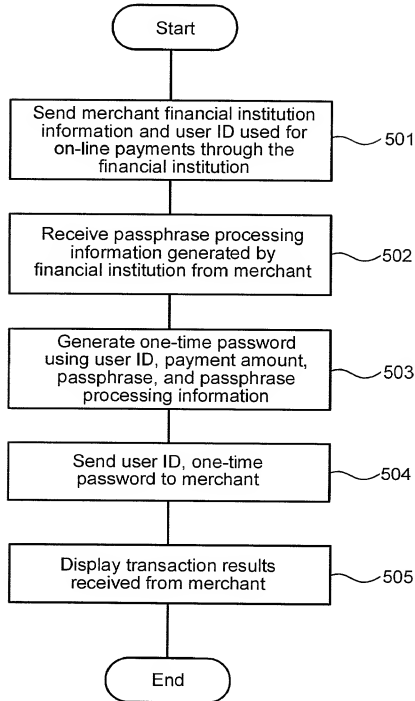
321	322	323	324
Transaction identifier	Product	Quantity	Shipping address
M9876543	G12B	2	123 Main Street, ...

Merchandise sales transaction management data 320

FIG. 4



**FIG.5**



**FIG.6**

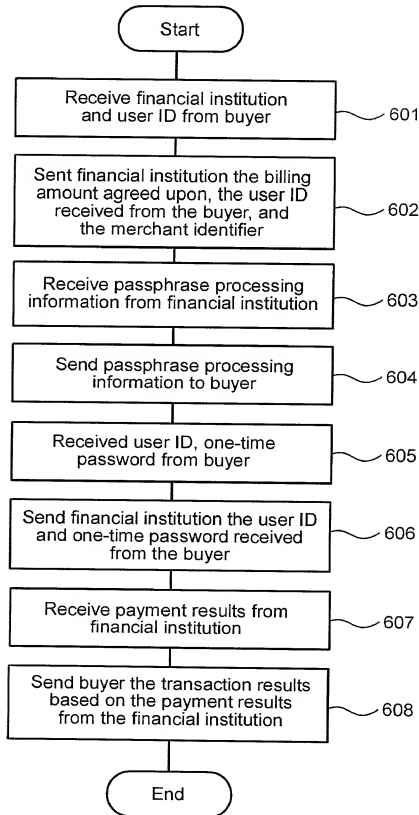
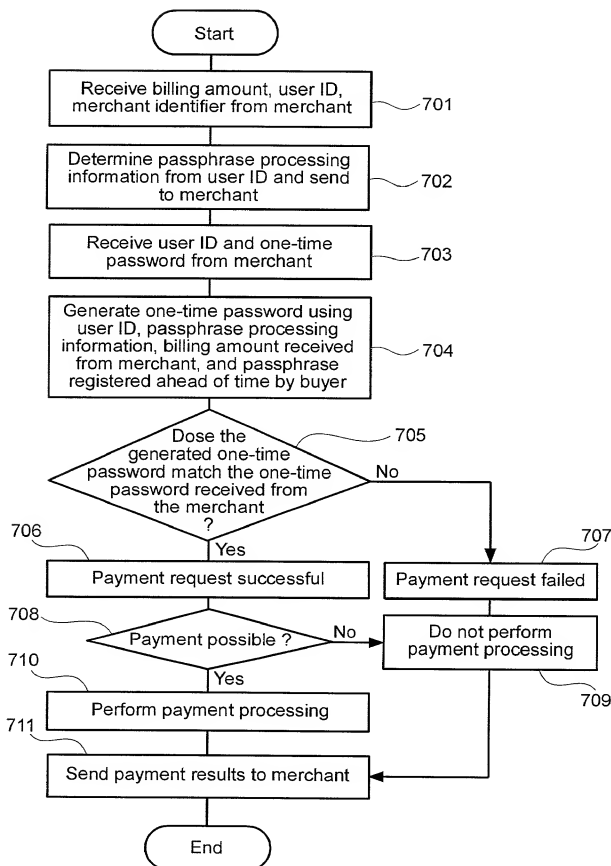


FIG.7



**FIG.8**

FIG.8 is a screenshot of a payment method selection screen. The screen has a title bar at the top. Below the title bar, there is a header area with the text "Select a payment method". Underneath the header, there is a box labeled "Order information". Below the "Order information" box, there are two input fields: "Bank name" with the value "ABC Bank" and a dropdown arrow, and "Debit account number" with the value "54321A12345". At the bottom of the screen, there are two buttons: "OK" and "Cancel".

**FIG.9**

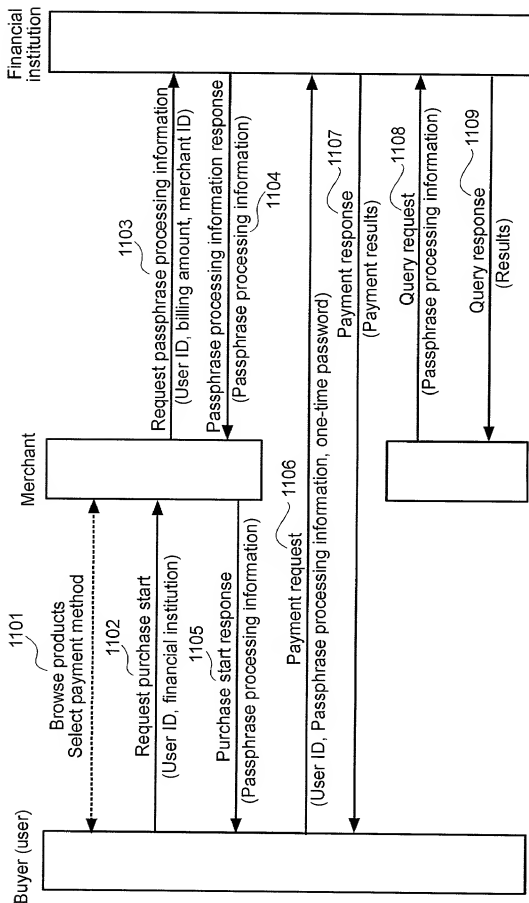
FIG.9 is a screenshot of an on-line payment screen. The screen has a title bar at the top. Below the title bar, there is a header area with the text "On-line payment". Underneath the header, there is a box labeled "Order information". Below the "Order information" box, there are three input fields: "Purchase amount" with the value "¥ 10,000", "Debit account number" with the value "54321A12345", and "Secret passphrase" with the value "\*\*\*\*\*". At the bottom of the screen, there are two buttons: "OK" and "Cancel".



## FIG.10

Payment results	
Order information	
Payment for this order has been received as shown below.	
Bank name	ABC Bank
Debit account number	54321A12345
Amount received	¥ 10,000

FIG. 11



**FIG.12**

